

REMARKS

The rejections under section 35 U.S.C. § 102 and § 103 are moot in view of the claim amendments.

Applicant notes that Walker and Herwig do not describe and would not have made obvious ... receiving, from a first terminal, information indicating that one or more products have been pre-paid, ... adding the one or more pre-paid products to an electronic wallet, receiving a request to redeem a second product, verifying that the second product matches one of the one or more pre-paid products in the electronic wallet, and sending approval of redemption of the second product ..., as recited in amended claim 1.

Applicant notes that Walker and Herwig do not describe and would not have made obvious ... a point-of-sale (POS) terminal comprising a first user interface to enable a seller to send messages to a central server to store one or more pre-paid products in an electronic wallet, and a second user interface to receive messages from the central server indicating one or more pre-paid products in the electronic wallet that are redeemable by a customer ..., as recited in amended claim 26.

Walker discloses a system for enabling bilateral buyer-driven commerce in which a buyer's conditional purchase order specifying the goods to be purchased can be transmitted to a plurality of potential sellers (abstract and col. 8, lines 44-61). Herwig discloses a retail system that uses smart cards to maintain a customer profile (abstract). Neither Walker nor Herwig discloses the limitations recited in claim 1 or 26.

The dependent claims are patentable for at least the same reasons as the claims on which they depend are patentable.

Any circumstance in which the applicant has addressed certain comments of the examiner does not mean that the applicant concedes other comments of the examiner. Any circumstance in which the applicant has made arguments for the patentability of some claims does not mean that there are not other good reasons for patentability of those claims and other claims. Any

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circumstance in which the applicant has amended or canceled a claim does not mean that the applicant concedes any of the examiner's positions with respect to that claim or other claims.

Please apply \$60 for the petition for extension of time fee, \$870 for the excess claims fee, and any other charges or credits to deposit account 06-1050.

Respectfully submitted,

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